

**CALVERT FINANCIAL CORPORATION**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2868147	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$56	\$61	9.7%		
Loans	\$29	\$27	-4.8%		
Construction & development	\$5	\$3	-30.5%		
Closed-end 1-4 family residential	\$9	\$10	3.1%		
Home equity	\$1	\$0	-74.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-25.0%		
Commercial & Industrial	\$5	\$5	9.0%		
Commercial real estate	\$4	\$4	4.4%		
Unused commitments	\$3	\$2	-10.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$20	53.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$5	-19.2%		
Cash & balances due	\$4	\$4	-10.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$50	\$55	9.3%		
Deposits	\$48	\$53	10.8%		
Total other borrowings	\$3	\$2	-20.0%		
FHLB advances	\$3	\$2	-20.0%		
Equity					
Equity capital at quarter end	\$5	\$6	13.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.6%	--		
Tier 1 risk based capital ratio	13.7%	14.1%	--		
Total risk based capital ratio	14.9%	15.3%	--		
Return on equity <sup>1</sup>	16.5%	4.7%	--		
Return on assets <sup>1</sup>	1.6%	0.5%	--		
Net interest margin <sup>1</sup>	5.0%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	255.8%	264.3%	--		
Loss provision to net charge-offs (qtr)	150.0%	164.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.1%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.0%	0.3%	0.1%	--
Commercial & Industrial	5.8%	4.5%	0.8%	1.5%	--
Commercial real estate	0.0%	0.3%	0.0%	0.0%	--
Total loans	1.0%	0.9%	0.2%	0.3%	--